



Order Filed on February 13, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
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215-627-1322  
Attorneys for Movant: Wilmington Savings Fund  
Society. FSB, not in its individual capacity but solely as  
Owner Trustee for the FLIC Residential Mortgage Loan  
Trust I

In Re:  
Graig A Epstein  
Debtor

Case No.: 24-16956 JNP

Adv. No.:

Hearing Date: 2/4/2025 @ 11:00 a.m.

Judge: Jerrold N. Poslusny Jr.

**ORDER RESOLVING MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: February 13, 2025**

A handwritten signature in black ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtors: Graig A Epstein

Case No: 24-16956 JNP

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Owner Trustee for the FLIC Residential Mortgage Loan Trust I, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 24 Tiros Ave, Sewell, NJ, 08080, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Mitchell L. Chambers Jr., Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that Debtor is due for September 2024 through February 2025 for a post-petition arrearage of \$11,368.60 (5 @ \$1,929.80 less suspense \$210.20); and

It is further **ORDERED, ADJUDGED and DECREED** that the Debtor shall sell the subject property pay off the final judgment amount, plus interest, advances, and costs thereon, in full; and

It is further **ORDERED, ADJUDGED and DECREED** that the Debtor shall make adequate protection payments in the amount of \$1,929.80 are to resume March 1, 2025 directly to Secured Creditors Servicer; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its right to collect the post-petition and pre-petition arrears in the event the sale has not been completed; and

It is further **ORDERED, ADJUDGED and DECREED** that if the closing for the sale of the subject property has not occurred by May 1, 2025, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$199.00 for filing fees, totaling \$549.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.